



FY23 RAFT Policies

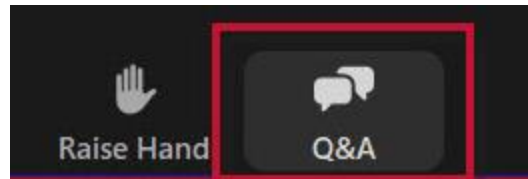
CBO Training

August 9 & 18, 2022

Asking Questions

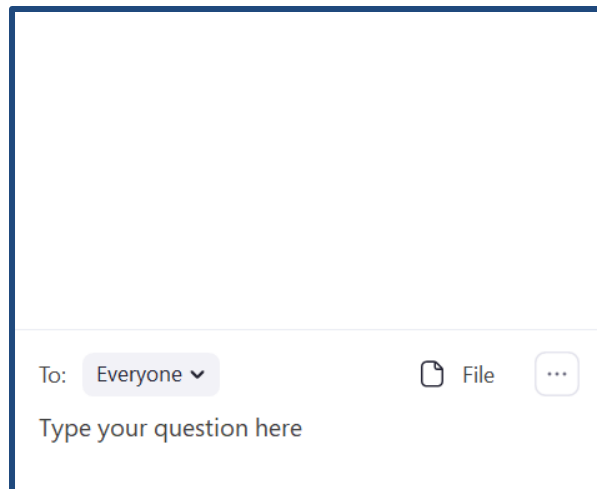
We will be monitoring the Q&A for questions

1



Click “Q&A” to submit a question

2

A screenshot of a Q&A submission form. The form is enclosed in a blue border. It features a large, empty text area for entering a question. Below the text area, there is a 'To:' dropdown menu currently set to 'Everyone'. To the right of the dropdown is a 'File' button with a document icon. Below these elements is a label that says 'Type your question here'.

Enter your question into the “Q&A” box

THIS CALL IS BEING RECORDED



MEET YOUR FACILITATORS



Amy Mullen

DHCD Team

- Amy Stitely
- Chris McClave
- Adam Schaffer
- Malia Allen
- Elisha Goodman

Purpose



Discuss the **FY23 RAFT Program**, including policy changes effective August 1, 2022

Goal



Provide community partners with **guidance and continued support** related to RAFT

Our Journey Today 1 HOUR



Welcome, Goals, & Objectives

5 mins



Fiscal Year 2023 RAFT Policies



RAFT Policy Overview

50 mins



Questions



Support & Resources

5 mins



FY23 RAFT



FY23: Transition from federally funded disaster relief back to state-funded RAFT

Goal: Prioritize assistance for households most in need and maintain housing stability for our most vulnerable residents

RAFT has always been a targeted homelessness prevention program

Pre-pandemic

- Annual budget ~\$21 million
- Required a court summons for eligibility in an effort to serve households closest to homelessness, given limited funds
- Included a small “Upstream RAFT” program that allowed for payment of rent arrears upstream of court, with arrears or a Notice to Quit

During COVID-19


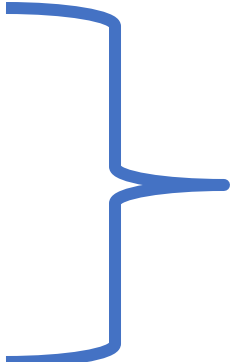
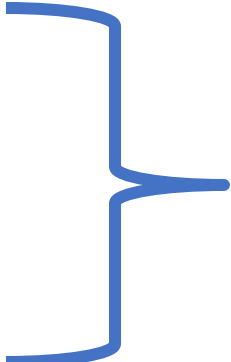
- DHCD expanded the Upstream RAFT program and allowed households to access RAFT and ERAP with just a Notice to Quit or other proof of arrears

FY23 and Beyond

- As we transition into FY23, we will continue to serve households upstream of court, but will require at least a Notice to Quit for payment of rent arrears



The following policy changes have been made in FY23, effective August 1, 2022:

- 1 **Notice to Quit Required for Payment of Rent Arrears** 
 - 2 **Notice to Quit Considered a Housing Crisis for Movers**
 - 3 **Benefit Cap Increased to \$10,000**
 - 4 **Categorical Income Eligibility for Households in Subsidized Housing**
-  Applies to new applications after 8/1 only
-  Apply to new and pending applications as of 8/1

IMPLEMENTATION TIMELINE



As of August 1



Completed
Applications

Applications in
Process

New
Applications

Application Submission Date	Application Processed Date	Notice to Quit (NTQ) Required for Rent Arrears?	Maximum Benefit Limit	NTQ an Eligible Housing Crisis for Movers?	Categorical Income Eligibility for Subsidized Housing?
Before August 1, 2022	Before August 1, 2022	No	Up to \$7,000	No	No
Before August 1, 2022	On or After August 1, 2022	No	Up to \$10,000	Yes	Yes
On or After August 1, 2022	On or After August 1, 2022	Yes	Up to \$10,000	Yes	Yes

To Be Considered an Allowable Notice to Quit Under FY23 RAFT, the Notice Must Meet at Least the Following Criteria:

- Written statement from the landlord to the tenant (usually with the title “Notice to Quit” or “Notice Terminating Tenancy”) that states that the tenancy is being terminated
- Includes the date of the notice
- Includes the date that the tenancy will be terminated (actual dates meet this requirement, as do phrases like “within 30 days” or “14 day notice to quit”)
- Includes the name of the leaseholder
- Includes the rental address
- Includes the amount due (if for nonpayment)



QUESTIONS



RAFT POLICY OVERVIEW

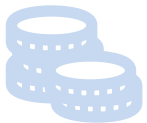
RAFT POLICY OVERVIEW



HOUSING ELIGIBILITY



BENEFIT CAP



ELIGIBLE USES OF FUNDS



INCOME VERIFICATION



REQUIRED DOCUMENTATION



ELIGIBILITY

Households must meet certain eligibility criteria to be eligible for RAFT

1

Risk of homelessness/housing
instability

2

Currently renting or
moving to a new rental

3

Income at or below
50% of AMI

HOMELESSNESS / HOUSING INSTABILITY CATEGORIES (“HOUSING CRISES”)



- | | | | | |
|---|---|------------|---|---|
| ✓ | NOTICE TO QUIT | NEW | ✓ | DOMESTIC VIOLENCE |
| ✓ | EVICTION | | ✓ | FIRE/FLOOD/NATURAL DISASTER |
| ✓ | DOUBLED UP AND MUST LEAVE/OVERCROWDING | | ✓ | UTILITY SHUTOFF |
| ✓ | HEALTH & SAFETY | | ✓ | OTHER CRISIS THAT WILL RESULT IN IMMINENT HOUSING LOSS |



BENEFIT CAP

The maximum benefit limit for RAFT is \$10,000 per household in any rolling 12-month period (effective 8/1/2022)

- Eligible households can receive RAFT in a combination of benefit types and more than once in a given year, as long as the total assistance does **not** exceed \$10,000 within any rolling 12-month period
- Households are eligible for the new \$10,000 benefit limit for any new awards approved after 8/1/2022, even if their prior assistance was awarded under the old \$7,000 benefit limit, but they are limited to \$10,000 total in 12 months
- **Example:** A household previously received \$7,000 in RAFT on 5/1/2022. The household applies for RAFT again on 9/1/2022. Now the maximum the household can receive is \$3,000.
- ERAP benefits do **not** count toward a household's \$10,000 RAFT limit



ELIGIBLE USES OF FUNDS + DETERMINING BENEFITS



RAFT MAY BE USED FOR

- ✓ Rent arrears
- ✓ One (1) prospective rent payment (stipend)
- ✓ Start-up costs (first, last, security)
- ✓ Moving costs
- ✓ Utility arrears (minimum required to get service restored or protected)
- ✓ Furniture (up to \$1,000)

The new stipend policy from April 2022 remains in effect in FY23

- Households may receive one (1) stipend equal to full monthly rent if they meet the following criteria:
 - Household selects “Future Rent” as an assistance need on the Central Application*
 - Household does not have an income-based rental subsidy
 - Payment of a stipend will not cause the household to exceed the maximum benefit limit
- Rental stipend should always equal one month’s rent, unless the household does not have enough funds left over before hitting the maximum benefit amount (\$10,000)
 - In these cases, the household should receive the difference between \$10,000 and the arrears/moving costs award
 - Example:
 - ✓ Monthly rent is \$1,500
 - ✓ Household is approved for \$9,000 in arrears
 - ✓ Household cannot receive a \$1,500 stipend because $\$9,000 + \$1,500 = \$10,500$ (higher than maximum benefit limit)
 - ✓ Household is therefore approved for \$9,000 in arrears and \$1,000 for a stipend

*Household may also receive one stipend if they communicate to the RAA/RAP Center that they need future rent assistance, even if they did not select that option on the application. This communication should be documented in the client file.

HOUSEHOLDS WITH INCOME-BASED RENTAL SUBSIDIES



Reminders regarding RAFT applicants with income-based rental subsidies (e.g. Section 8, MRVP, public housing, etc.):



Households with income-based rental subsidies *cannot* receive payment for more than 6 months of rent arrears

- If more than 6 months are owed, RAA should select the months when there was a demonstrated, eligible crisis and good cause



Households residing in subsidized housing must demonstrate good cause for nonpayment

- Hardship or increase in expenses would be considered good cause
- Good cause is required for assistance with arrears only, not other benefit types



Households in subsidized housing cannot receive a stipend via RAFT

- As a reminder, for RAFT first and last month's rent are *not* considered stipends or prospective rent. Thus, moving households with income-based rental subsidies can receive first, last, and security deposit with RAFT (*this differs from ERAP*)



INCOME VERIFICATION

 Categorical income eligibility through **MassHealth and/or DTA** verification

 Categorical income eligibility through **subsidized housing** income verification **NEW**

 Income verification using **pay stubs, benefit letters**, or other documentation

 **Database-verified income** to confirm stated wages or state unemployment insurance

 Self-attestation of **zero income** and **cash income**



REQUIRED DOCUMENTATION

REQUIRED DOCUMENTATION



- 1 Application
- 2 Identification for head of household
- 3 Verification of current housing (e.g., lease, tenancy agreement or tenancy at will form)
- 4 Verification of eligible housing crisis (documentation will depend on housing crisis)
- 5 Verification of income, or verification of presumed income eligibility
- 6 W-9 for property owner or authorized agent
- 7 Authorization of agent, if applicable
- 8 Proof of ownership for unit

HOUSING CRISIS LIST



HOUSING CRISIS	VERIFICATION (EXAMPLES)
Notice to Quit	<ul style="list-style-type: none"> ▪ Notice to quit that meets criteria discussed earlier
Eviction	<ul style="list-style-type: none"> ▪ Summary process summons and complaint (court summons)
Doubled up and must leave/ Overcrowding	<ul style="list-style-type: none"> ▪ Letter from primary tenant/landlord that verifies that family is asked to leave ▪ Documentation to demonstrate unit is too small for household (e.g. letter from landlord)
Health & safety	<ul style="list-style-type: none"> ▪ Demonstrate a serious health and safety risk that prevents continued residency (e.g. failed inspection report)
Domestic violence	<ul style="list-style-type: none"> ▪ Documentation to support allegation connected to inability to stay safely ▪ Self-statement from applicant
Fire/Flood/Natural disaster	<ul style="list-style-type: none"> ▪ Report of fire, flood, or natural disaster
Utility shutoff	<ul style="list-style-type: none"> ▪ Shutoff notice or verification that service has already been disconnected
Other crisis that will result in imminent housing loss	<ul style="list-style-type: none"> ▪ Documentation to demonstrate that family will imminently be homeless within 30 days



NOTIFICATIONS

When are advocates and applicants notified of status updates?

Applicants are notified in writing by email or mail using the Time Out or Denial Letter at the below status changes. *Advocates are notified at the same times as the applicant if they have checked the box for consent to communicate on behalf of the applicant.*

- Receipt of application
- Upon review, if there is missing documentation
- Upon application timed-out or denial, stating reason
- Upon approval, copying the tenant on landlord approval confirmation letter



QUESTIONS

1

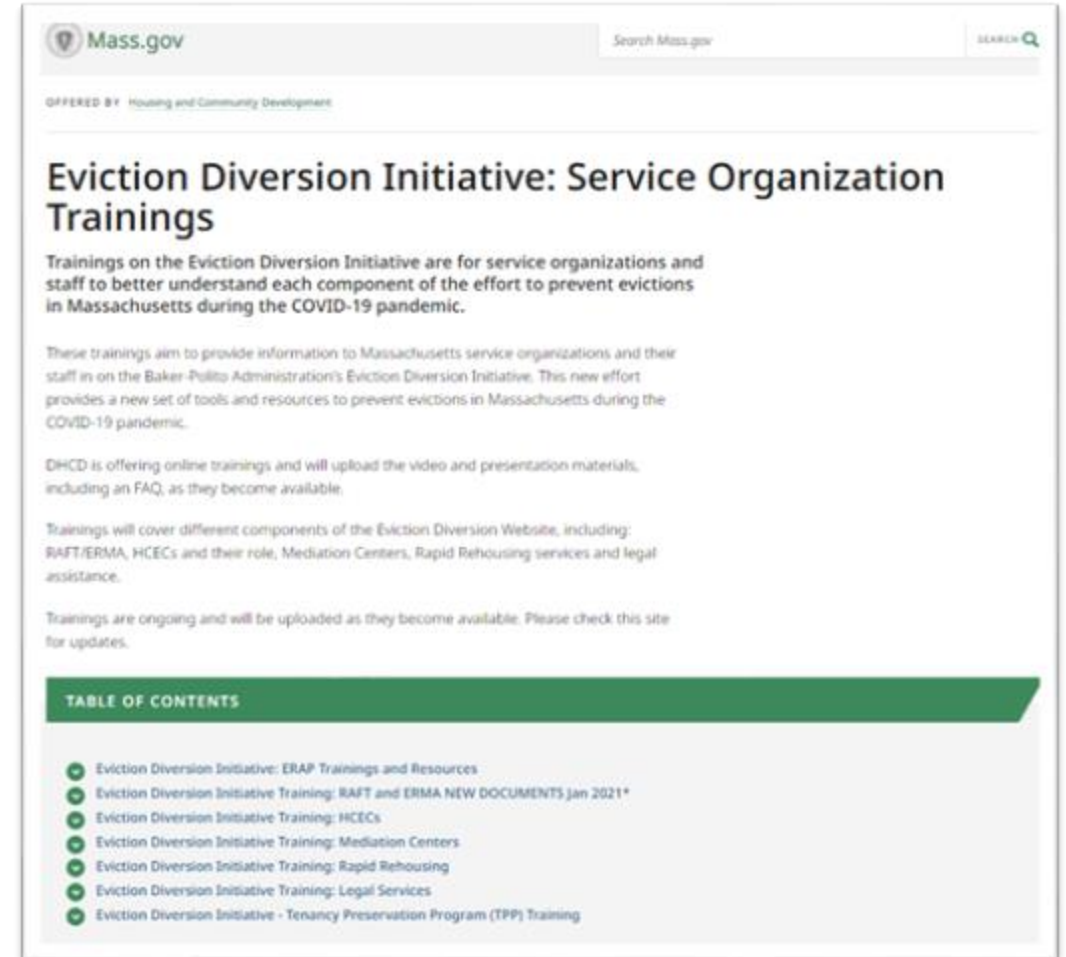
[EDI Portal](#)

Central resource to provide EDI Partners with key updates, program resource guides, and helpful information

2

Meeting Materials

A recording of this session will be shared with you, and uploaded to the Portal



The screenshot shows the Mass.gov website with a search bar at the top right. Below the header, it says "OFFERED BY: Housing and Community Development". The main heading is "Eviction Diversion Initiative: Service Organization Trainings". The text below the heading states: "Trainings on the Eviction Diversion Initiative are for service organizations and staff to better understand each component of the effort to prevent evictions in Massachusetts during the COVID-19 pandemic." It then explains that these trainings aim to provide information to Massachusetts service organizations and their staff on the Baker-Polito Administration's Eviction Diversion Initiative. It mentions that DHCD is offering online trainings and will upload video and presentation materials, including an FAQ, as they become available. It also lists the components of the Eviction Diversion Website that the trainings will cover: RAFT/ERMA, HCECs and their role, Mediation Centers, Rapid Rehousing services and legal assistance. Finally, it states that trainings are ongoing and will be uploaded as they become available, asking users to check the site for updates. At the bottom, there is a green "TABLE OF CONTENTS" section with a list of links to various training materials, each preceded by a green circular icon.

Mass.gov

Search Mass.gov

OFFERED BY: Housing and Community Development

Eviction Diversion Initiative: Service Organization Trainings

Trainings on the Eviction Diversion Initiative are for service organizations and staff to better understand each component of the effort to prevent evictions in Massachusetts during the COVID-19 pandemic.

These trainings aim to provide information to Massachusetts service organizations and their staff in on the Baker-Polito Administration's Eviction Diversion Initiative. This new effort provides a new set of tools and resources to prevent evictions in Massachusetts during the COVID-19 pandemic.

DHCD is offering online trainings and will upload the video and presentation materials, including an FAQ, as they become available.

Trainings will cover different components of the Eviction Diversion Website, including: RAFT/ERMA, HCECs and their role, Mediation Centers, Rapid Rehousing services and legal assistance.

Trainings are ongoing and will be uploaded as they become available. Please check this site for updates.

TABLE OF CONTENTS

- Eviction Diversion Initiative: ERAP Trainings and Resources
- Eviction Diversion Initiative Training: RAFT and ERMA NEW DOCUMENTS Jan 2021*
- Eviction Diversion Initiative Training: HCECs
- Eviction Diversion Initiative Training: Mediation Centers
- Eviction Diversion Initiative Training: Rapid Rehousing
- Eviction Diversion Initiative Training: Legal Services
- Eviction Diversion Initiative - Tenancy Preservation Program (TPP) Training